

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION**

**IN RE: JAMES MICHAEL MCCLOY, AND
EMILY ANNE MCCLOY,
1466 BERN DRIVE
SPRING HILL, TN 37174
SSN: XXX-XX-3087, XXX-XX-4822
Debtors**

Case No. 3:16-BK-07013-RSM

Chapter 13

**AGREED ORDER RESOLVING
OBJECTION TO CONFIRMATION TO CHAPTER 13 PLAN**

This matter came before upon the Court upon the Objection to Confirmation filed by PennyMac Loan Services, LLC (“PennyMac”), and the objection of Trustee to Debtor’s Motion to Approve Loan Modification. As indicated by the signatures of counsel for the parties below, the matter has been resolved as follows:

1. The parties agree that Debtor and PennyMac recently entered into a permanent loan modification for their principal residence, effective with their mortgage payment due for October 1, 2016. This modification became finalized subsequent to the Debtor’s date of petition.
2. The monthly mortgage payment, effective October 1, 2016 is \$1,392.97. This payment total includes principal & interest, escrow, mortgage insurance, and homeowner’s association dues.
3. As of January 2017, the post-petition payment under the new loan modification totals \$5,571.88. This amount shall be paid as a pre-confirmation arrearage by the Chapter 13 Trustee.
4. The ongoing monthly mortgage payment post-confirmation shall commence with the February 2017 mortgage payment.
5. This Agreed Order shall supersede and amend PennyMac’s proof of claim filed on December 8, 2016 (Court Claim 19-1).
6. This Agreed Order shall resolve the Trustee’s objection (Docket # 44), and clarify terms in Debtor’s Motion to Approve Loan Modification (Docket # 39).

IT IS SO ORDERED.

**THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT
THE TOP OF THE FIRST PAGE.**

Approved for Entry:

/s/ Michael G. Clifford

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Digitally signed by /s/ Henry E. Hildebrand, III
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